

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:)
)
 Amanda Barnhart,) Case No. 17-45371-659
 Debtor(s)) Hearing Date: 11/1/17
) Hearing Time: 11:00 am
) Hearing Location: 7N

1st AMENDED CHAPTER 13 PLAN

PAYMENTS. Debtor is to pay to the Chapter 13 Trustee the sum of the following amounts:
(complete one of the following payment options)

\$150.00 per month for 36 months.

\$ _____ per month for _____ months, then \$ _____ per month for
_____ months, then \$ _____ per month for _____ months.

A total of \$_____ through _____, then \$_____ per month for _____ months beginning with the payment due in _____, 20____.

In addition, Debtor shall pay to the Trustee, and the plan base shall be increased by the following:

(1) Tax Refund. Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit (EIC) and Additional Child Tax Credit, each year. (2) Employee Bonuses. Debtor shall send fifty percent of any employee bonus or other distribution paid or payable to Debtor during the term of the plan. (3) Additional Lump Sums. Debtor shall send additional lump sums(s) consisting of _____, if any, to be paid to the Trustee.

DISBURSEMENTS. Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee to be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 5 and fees in paragraph 6, those funds shall be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:

1. **Trustee and Court Fees.** Pay Trustee a percentage fee as allowed by law and pay filing fees if the Court enters an order providing for filing fees to be paid in the Chapter 13 plan.

2. **Executory Contract/Lease Arrearages.** Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3 (A or B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD
NONE		

3. Pay sub-paragraphs concurrently:

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
NONE		

(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
NONE		

(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence)** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph 5 below.

CREDITOR NAME	MONTHLY PAYMENT
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(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
NONE		

(E) **DSO Claims in equal installments.** Pay any pre-petition domestic support obligation arrears (not provided for elsewhere in this plan) in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
NONE		

4. **Attorney Fees.** Pay Debtor's attorney \$800.00 in equal monthly payments over 12 months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below. [See the Local Rules for limitations on use of this paragraph]

5. Pay sub-paragraphs concurrently:

(A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay pre-petition arrearage on debts paid under paragraphs 3 (C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
NONE		36 months	

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with 5.5% interest.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
NONE		36 months	

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with 5.5% interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9 (A), estimated as set forth below:

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
Title Cash	\$1200.00	\$750.00	20 months	\$836.28

(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period set forth below and with interest as identified below.

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
Citizens Bank	\$300.00	Co-debtor	5 months	9%

(E) Pay any post-petition fees and costs as identified in a notice filed per Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

6. Pay \$2000.00 of debtor's attorney's fees and any additional attorney fees allowed by the Court.

7. Pay sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
NONE			

(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to § 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid directly by Debtor(s).

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE
NONE		(100% or lesser dollar amount enumerated here)

8. **Priority Claims.** Pay the following priority claims allowed under 11 U.S.C. section 507 in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
IRS	\$362.81

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors. Estimated total owed:\$12,666.20 Amount required to be paid to non-priority unsecured creditors as determined by 1325(a)(4) hypothetical Chapter 7 liquidation calculation: \$0.00 Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$0.00. Debtor guarantees a minimum of \$0.00 (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

CREDITOR	COLLATERAL
United Consumer Financial	Kirby vacuum

(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

CREDITOR	CONTRACT/LEASE
NONE	

10. Other: a) **Home mortgage claimholders shall provide accurate billing and account information directly to the Debtor(s) regarding post-petition obligations to be paid directly by the Debtor(s). The Debtor(s) consent to direct contact by mail from such claim holders for purposes of receiving this information and waive any and all claims for violation of the automatic stay regarding this information.**

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily. Within fourteen days of filing federal and state income tax returns, Debtor shall provide a copy of each return to the Chapter 13 Trustee.

14. Any post-petition claims filed and allowed under 11 U.S.C. section 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR. THE TRUSTEE, IN HIS SOLE DISCRETION, MAY DETERMINE TO RESERVE FUNDS FOR PAYMENT TO ANY CREDITOR SECURED BY A MORTGAGE ON REAL ESTATE PENDING FILING OF A CLAIM.

9/27/17
DATE: _____ /s/ Amanda J. Barnhart
DEBTOR: _____
Amanda Barnhart

Respectfully Submitted,

/s/ Lisa A. Mayer

Lisa A. Mayer EDMO 36974MO
Attorney for the Debtors
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Union, MO 63084
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CERTIFICATE OF SERVICE

The undersigned attorney of record for the above Debtors hereby certifies that on the 27TH day of September, 2017, that the Chapter 13 Plan was sent to the entities on the attached list electronically through the CM/ECF system and/or by depositing the same in a depository for the U.S. Mail in Union, Missouri.

/s/ Lisa A. Mayer

Lisa A. Mayer

Diana Daugherty
Ch 13 Trustee
PO Box 430908
St. Louis, MO 63143

United States Attorney's Office
c/o Jane Rund, AUSA
111 S. 10th St., Rm 20.333
Saint Louis, MO 63102

Missouri Department of Revenue
P.O. Box 475
Jefferson City, MO 65105-0475

Internal Revenue Service
Insolvency Unit
PO Box 7346
Philadelphia, PA 19101-7346

IRS
Special Procedures Branch
Stop 5334 STL
P.O. Box 66778
Saint Louis, MO 63166

Ad Astra Recovery
7330 W 33rd St., Suite 118
Wichita, KS 67205

Afni, Inc.
P.O. Box 3427
Bloomington, IL 61702-3427

AT&T Mobility
PO Box 537104
Atlanta, GA 30353-6216

Bank of America
PO Box 982238
El Paso, TX 79998

Capital One
Attention: Bankruptcy
PO Box 30253
Salt Lake City, UT 84130

Citizens Bank
100 Circle Drive
New Haven, MO 63068

Consumer Collection Management Inc
PO Box 1839
Maryland Heights, MO 63043-6839

Courtesy Loans Washington
6244 Highway 100, Ste. 130
Washington, MO 63090

Department of the Treasury
Internal Revenue Service
PO Box 621501
Atlanta, GA 30362-1501

Dish Network
Dept. 0063
Palatine, IL 60055-0063

Diversified Consultants, Inc.
P.O. Box 551268
Jacksonville, FL 32255-1268

Fingerhut
P.O. Box 1250
Saint Cloud, MN 56395-1250

Fingerhut
6250 Ridgewood Road
Saint Cloud, MN 56303

First Premier Bank
601 South Minnesota Ave.
Sioux Falls, SD 57104
Jack & Deborah Wamhoff
259 Dale Dr.
Washington, MO 63090

Jefferson Capital Systems
16 McLeland Road
Saint Cloud, MN 56303

Kohl's
P.O. Box 3043
Milwaukee, WI 53201-3043

Metabank
c/o Midland Funding
Attn: bankruptcy
PO Box 939069
San Diego, CA 92193

Peoples Savings Bank
112 W.Fifth St.
Hermann, MO 65041

Plain Green Loans
93 Mack Rd., Ste 600
PO Box 270
Box Elder, MT 59521

Progressive Financial Services, Inc.
P.O. Box 22083
Tempe, AZ 85285

SLU Care
P.O. Box 790287
Saint Louis, MO 63179-0287

Speedy Cash.com
3527 N. Ridge Rd
Wichita, KS 67205

Target
c/o Financial & Retail Services
Mailstop BT POB 9475
Minneapolis, MN 55440

Timothy Barnhart
319 Stafford
Washington, MO 63090

Title Cash
524 Hwy 50, Unit A
Union, MO 63084

United Consumer Financial Services
865 Basset Rd.
Westlake, OH 44145